AMENDMENTS IN THE CLAIMS

The following is a marked-up version of the claims with the language that is underlined ("___") being added and the language that contains strikethrough ("—") being deleted:

26.   (currently amended) An automated teller banking system, comprising:

a remote access unit having:

a first user-depressable button;

a memory configured to store user identification data, including track one and track two data;

a low-power wireless transmitter; and

a controller configured to control the wireless transmitter to transmit the user identification data stored in the memory in direct response to a manual depression of the first user-depressable transmit button, without any verification of user identification data;

data formatting logic configured to format the user identification data, the data formatting logic being disposed to receive input from both the controller and the memory and to generate an output for the wireless transmitter; and

an automated teller banking machine having:

a receiver configured to receive wireless transmissions from a remote access unit;

a mechanism for reading information from a magnetic strip of a banking card;

data formatting logic disposed to receive an output from both the mechanism for reading information and the receiver; and

logic to verify account information for a user and an account identified by the user identification information; and

a network coupled to the automated teller banking machine for communicating account information, user information, and other information with a remotely-located database.

27.   (added in RCE) The system as defined by claim 26, wherein the remote access device is further configured to transmit a function code to the automated teller banking machine and wherein the data formatting logic of the automated teller banking machine is configured to identify a unique function associate with the received function code.

28.   (added in RCE) The system as defined by claim 26, further including additional user-depressable buttons, wherein the remote access unit is further configured to transmit a function code that is unique to each user-depressable button, wherein a message transmitted by the remote access unit includes the user-identification information concatenated with the function code, wherein the unique function codes define functions selected from the group consisting of: automatic financial transaction machine access, a test code, an automobile lock, and a distress call.

29.   (previously amended) A system for providing cardless access to a financial transaction machine, comprising:

a remote access device having a single user-depressable button, a memory configured to store user identification data, including track one and track two data and a function code, a low-power transmitter, and a controller configured to control the transmitter to transmit the track one and track two data and function code in direct

3

response to a manual depression of the user-depressable transmit button, without any verification of user identification data;

an automated financial transaction machine having a magnetic card reader and receiving means for receiving the data and the function code transmitted from the remote access device via electromagnetic waves, and data formatting means responsive to outputs from both the receiving means and card reading means for obtaining user identification information therefrom; and

a network for communicating user identification data and account information with a remote location,

wherein the function code defines a function for automatically accessing the automated financial transaction machine.

30.   (currently amended) A remote access unit comprising:

a plurality of user-depressable buttons;

a memory configured to store user identification data;

a low-power wireless transmitter; ~~and~~

control logic configured to control the wireless transmitter to transmit the user identification data stored in the memory in direct response to a manual depression of a user-depressable button; <u>and</u>

data formatting logic configured to format a message for transmission from the wireless transmitter <u>to an automated financial transaction machine</u>, the data formatting logic configured to format a message comprising a concatenation of the user identification data and a function code, wherein a unique function code ~~us~~ <u>is</u> associated with each distinct user-depressable button <u>and the automated financial transaction machine includes logic to verify account information for a user and an account identified by the user identification</u>

4

information.

31.   (added in RCE) The remote access unit as defined by claim 30, wherein the unique function codes define functions selected from the group consisting of: automatic financial transaction machine access, a test code, an automobile lock, and a distress call.